

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : CHAPTER 13  
CYNTHIA GARRETT : BANKRUPTCY NO.: 04-12731 SR

**3rd AMENDED CHAPTER 13 PLAN**

1. Debtor (s) shall pay to the Trustee \$425.00 per month for 8 months, then \$ 542.00 for 52 months for a total of \$ 31,584.00
2. From payments received, disbursement shall be made as follows:
  - (a) Priority payments under Rule 13-309 (a).
    - (1) All administrative expense due to Trustee:
    - (2) Attorney's fees as Ordered by the Court to James J. O'Connell, Esq.  
\$1,600.00
    - (3) Allowed and unwaived priority claims.

**THE FOLLOWING CLAIMS BEING OF THE SAME CLASS ARE TO BE PAID PRO RATA.**

- (b) The balance due on all allowed real estate mortgage arrears as follows  
FAIRBANKS \$ 7,360.18  
The balance including applicable interest due on the following secured debts.  
AMERCREDIT \$ 18,761.80 CITY OF PHILA. \$ 788.67
- (d) After all allowed secured and priority claims are paid the remainder is to be distributed on a pro rata basis to all filed unsecured claims approved by the Court.

3. All payments on account of mortgage and security interest during the term of this plan are to be paid by the debtor except for the following:
4. Petitioner (s) exercise their rights of avoidance of all liens as allowed by law under 11 U.S.C. Sec. 522(f).

5. Upon confirmation of the Plan, title to all of the Petitioners (s) assets shall vest in the Petitioner(s).

6. The following asset(s) seized during the past year are to be returned to the debtor(s) upon confirmation.

/s/ James J. O'Connell, Esquire

Acceptances may be mailed to:

Clerk, U.S. Bankruptcy Court  
U.S. Court House  
9<sup>th</sup> & Market Street  
Philadelphia, PA 19107

James J. O'Connell  
Attorney at law  
North American Bldg.  
121 S. Broad St., Suite 1700  
Philadelphia, PA 19107